

**Fill in this information to identify your case:**

Debtor 1 **Ruth I. Baez**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number **22-13330**  
(if known)

☒ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

|     |   | Your assets<br>Value of what you own |
|-----|---|--------------------------------------|
| 1.  | <b>Schedule A/B: Property</b> (Official Form 106A/B)          |                                      |
| 1a. | Copy line 55, Total real estate, from Schedule A/B.....       | \$ <b>0.00</b>                       |
| 1b. | Copy line 62, Total personal property, from Schedule A/B..... | \$ <b>27,997.70</b>                  |
| 1c. | Copy line 63, Total of all property on Schedule A/B.....      | \$ <b>27,997.70</b>                  |

#### Part 2: Summarize Your Liabilities

|                               |   | Your liabilities<br>Amount you owe |
|-------------------------------|---|------------------------------------|
| 2.                            | <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)   |                                    |
| 2a.                           | Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ <b>11,817.00</b>                |
| 3.                            | <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)   |                                    |
| 3a.                           | Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....                           | \$ <b>0.00</b>                     |
| 3b.                           | Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....                        | \$ <b>42,970.99</b>                |
| <b>Your total liabilities</b> |   | \$ <b>54,787.99</b>                |

#### Part 3: Summarize Your Income and Expenses

|    |  |                    |
|----|--|--------------------|
| 4. | <b>Schedule I: Your Income</b> (Official Form 106I)<br>Copy your combined monthly income from line 12 of <i>Schedule I</i> ..... | \$ <b>6,576.34</b> |
| 5. | <b>Schedule J: Your Expenses</b> (Official Form 106J)<br>Copy your monthly expenses from line 22c of <i>Schedule J</i> .....     | \$ <b>4,959.00</b> |

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**  
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes
7. **What kind of debt do you have?**  
☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to

Debtor 1 **Ruth I. Baez**

Case number (if known) **22-13330**

the court with your other schedules.

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **5,760.68**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

|  | Total claim     |
|--|-----------------|
| <b>From Part 4 on Schedule E/F, copy the following:</b>  |                 |
| 9a. Domestic support obligations (Copy line 6a.)   | \$ <b>0.00</b>  |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$ <b>0.00</b>  |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$ <b>0.00</b>  |
| 9d. Student loans. (Copy line 6f.)   | \$ <b>0.00</b>  |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ <b>0.00</b>  |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$ <b>0.00</b> |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$ <b>0.00</b>  |

**Fill in this information to identify your case and this filing:**

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First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number **22-13330**

☒ Check if this is an amended filing

**Official Form 106A/B**

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make: **Nissan**  
 Model: **Pathfinder**  
 Year: **2015**  
 Approximate mileage: **115,000**  
 Other information:

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

**\$10,735.00**

**\$10,735.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No
- ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$10,735.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

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**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

**Furniture and misc home goods and furnishings**

**\$3,000.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

**Tv's, cell phone, computer and misc home electronics**

**\$1,200.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Various articles of clothing**

**\$450.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**Misc items of jewelry**

**\$100.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$4,750.00**

Debtor 1 **Ruth I. Baez**Case number (if known) **22-13330****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash on hand** **\$35.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

|                      |  |                   |
|----------------------|--|-------------------|
| 17.1. <b>Savings</b> | <b>Garden State Federal Credit Union</b><br><b>acct****1005-07</b> | <b>\$2,000.52</b> |
|----------------------|--|-------------------|

|                       |  |                 |
|-----------------------|--|-----------------|
| 17.2. <b>Checking</b> | <b>Garden State Federal Credit Union</b><br><b>acct****1005-75</b> | <b>\$443.55</b> |
|-----------------------|--|-----------------|

|                       |                                |                 |
|-----------------------|--------------------------------|-----------------|
| 17.3. <b>Checking</b> | <b>Chime Bank acct****8019</b> | <b>\$730.12</b> |
|-----------------------|--------------------------------|-----------------|

|                      |                                |               |
|----------------------|--------------------------------|---------------|
| 17.4. <b>Savings</b> | <b>Turbo Bank acct****2802</b> | <b>\$0.00</b> |
|----------------------|--------------------------------|---------------|

|                               |                                |               |
|-------------------------------|--------------------------------|---------------|
| 17.5. <b>Other - Pay Card</b> | <b>Turbo Bank acct****7899</b> | <b>\$8.98</b> |
|-------------------------------|--------------------------------|---------------|

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☐ No☒ Yes.....

Institution or issuer name:

|  |                 |
|--|-----------------|
| <b>Morgan Stanley</b><br><b>Shares of eXp World Holdings</b> | <b>\$108.16</b> |
|--|-----------------|

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

|                                |            |   |               |
|--------------------------------|------------|---|---------------|
| <b>Olokun Enterprises, LLC</b> | <b>100</b> | % | <b>\$0.00</b> |
|--------------------------------|------------|---|---------------|

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

Debtor 1 **Ruth I. Baez**

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**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

**Thrift Saving**

**Thrift Savings Plan**

**\$886.37**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**2021**

**Federal**

**\$8,000.00**

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

Debtor 1 **Ruth I. Baez**

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**31. Interests in insurance policies**

*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$12,212.70**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☐ No. Go to Part 6.

☒ Yes. Go to line 38.

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**38. Accounts receivable or commissions you already earned**

☒ No

☐ Yes. Describe.....

**39. Office equipment, furnishings, and supplies**

*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

☐ No

☒ Yes. Describe.....

**Desk and other misc office supplies**

**\$300.00**

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☒ No

☐ Yes. Describe.....

**41. Inventory**

☒ No

☐ Yes. Describe.....

Debtor 1 Ruth I. BaezCase number (if known) 22-13330**42. Interests in partnerships or joint ventures**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**43. Customer lists, mailing lists, or other compilations**☒ No.☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☒ No☐ Yes. Describe.....**44. Any business-related property you did not already list**☒ No☐ Yes. Give specific information.....**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**\$300.00**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**\$0.00**Part 8: List the Totals of Each Part of this Form**

|  |                    |   |
|--|--------------------|---|
| 55. Part 1: Total real estate, line 2 .....                      |                    | <u>\$0.00</u>                                   |
| 56. Part 2: Total vehicles, line 5                               | <u>\$10,735.00</u> |   |
| 57. Part 3: Total personal and household items, line 15          | <u>\$4,750.00</u>  |   |
| 58. Part 4: Total financial assets, line 36                      | <u>\$12,212.70</u> |   |
| 59. Part 5: Total business-related property, line 45             | <u>\$300.00</u>    |   |
| 60. Part 6: Total farm- and fishing-related property, line 52    | <u>\$0.00</u>      |   |
| 61. Part 7: Total other property not listed, line 54             | <u>\$0.00</u>      |   |
|  | +                  |   |
| 62. Total personal property. Add lines 56 through 61...          | <u>\$27,997.70</u> | Copy personal property total <u>\$27,997.70</u> |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 |                    | <u>\$27,997.70</u>                              |



## Fill in this information to identify your case:

|   |                        |             |           |
|---|------------------------|-------------|-----------|
| Debtor 1                                | <b>Ruth I. Baez</b>    |             |           |
|   | First Name             | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         |                        |             |           |
|   | First Name             | Middle Name | Last Name |
| United States Bankruptcy Court for the: | DISTRICT OF NEW JERSEY |             |           |
| Case number<br>(if known)               | <b>22-13330</b>        |             |           |

☒ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property                | Current value of the portion you own<br><small>Copy the value from <i>Schedule A/B</i></small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>  | Specific laws that allow exemption |
|---|--|---|------------------------------------|
| <b>Furniture and misc home goods and furnishings</b><br>Line from <i>Schedule A/B</i> : <b>6.1</b>        | <b>\$3,000.00</b>  | <input checked="" type="checkbox"/> <b>\$3,000.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3)              |
| <b>Tv's, cell phone, computer and misc home electronics</b><br>Line from <i>Schedule A/B</i> : <b>7.1</b> | <b>\$1,200.00</b>  | <input checked="" type="checkbox"/> <b>\$1,200.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3)              |
| <b>Various articles of clothing</b><br>Line from <i>Schedule A/B</i> : <b>11.1</b>                        | <b>\$450.00</b>  | <input checked="" type="checkbox"/> <b>\$450.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 11 U.S.C. § 522(d)(3)              |
| <b>Misc items of jewelry</b><br>Line from <i>Schedule A/B</i> : <b>12.1</b>                               | <b>\$100.00</b>  | <input checked="" type="checkbox"/> <b>\$100.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 11 U.S.C. § 522(d)(4)              |
| <b>Cash on hand</b><br>Line from <i>Schedule A/B</i> : <b>16.1</b>  | <b>\$35.00</b>   | <input checked="" type="checkbox"/> <b>\$35.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(5)              |

Debtor 1 **Ruth I. Baez**

Case number (if known) **22-13330**

| Brief description of the property and line on Schedule A/B that lists this property                | Current value of the portion you own<br><small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim<br><small>Check only one box for each exemption.</small>  | Specific laws that allow exemption |
|--|---|---|------------------------------------|
| <b>Savings: Garden State Federal Credit Union acct****1005-07</b><br>Line from Schedule A/B: 17.1  | <b>\$2,000.52</b>   | <input checked="" type="checkbox"/> <b>\$2,000.52</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5)              |
| <b>Checking: Garden State Federal Credit Union acct****1005-75</b><br>Line from Schedule A/B: 17.2 | <b>\$443.55</b>   | <input checked="" type="checkbox"/> <b>\$443.55</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 11 U.S.C. § 522(d)(5)              |
| <b>Checking: Chime Bank acct****8019</b><br>Line from Schedule A/B: 17.3                           | <b>\$730.12</b>   | <input checked="" type="checkbox"/> <b>\$730.12</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 11 U.S.C. § 522(d)(5)              |
| <b>Savings: Turbo Bank acct****2802</b><br>Line from Schedule A/B: 17.4                            | <b>\$0.00</b>   | <input checked="" type="checkbox"/> <b>\$0.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | 11 U.S.C. § 522(d)(5)              |
| <b>Other - Pay Card: Turbo Bank acct****7899</b><br>Line from Schedule A/B: 17.5                   | <b>\$8.98</b>   | <input checked="" type="checkbox"/> <b>\$8.98</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | 11 U.S.C. § 522(d)(5)              |
| <b>Morgan Stanley Shares of eXp World Holdings</b><br>Line from Schedule A/B: 18.1                 | <b>\$108.16</b>   | <input checked="" type="checkbox"/> <b>\$108.16</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 11 U.S.C. § 522(d)(5)              |
| <b>Olokun Enterprises, LLC 100 % ownership</b><br>Line from Schedule A/B: 19.1                     | <b>\$0.00</b>   | <input checked="" type="checkbox"/> <b>\$0.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | 11 U.S.C. § 522(d)(5)              |
| <b>Thrift Saving: Thrift Savings Plan</b><br>Line from Schedule A/B: 21.1                          | <b>\$886.37</b>   | <input checked="" type="checkbox"/> <b>\$886.37</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 11 U.S.C. § 522(d)(12)             |
| <b>Federal: 2021</b><br>Line from Schedule A/B: 28.1   | <b>\$8,000.00</b>   | <input checked="" type="checkbox"/> <b>\$8,000.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5)              |
| <b>Desk and other misc office supplies</b><br>Line from Schedule A/B: 39.1                         | <b>\$300.00</b>   | <input checked="" type="checkbox"/> <b>\$300.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | 11 U.S.C. § 522(d)(5)              |

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

**Fill in this information to identify your case:**

Debtor 1 **Ruth I. Baez**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number **22-13330**  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Ruth I. Baez  
**Ruth I. Baez**  
Signature of Debtor 1

Date July 8, 2022

X \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_